

Information to identify the case:

Debtor 1	<u>James Leckie Brown Jr.</u>	Social Security number or ITIN	xxx-xx-5657
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-31572-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James Leckie Brown Jr.

3/22/19

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 James Leckie Brown, Jr.
 Debtor

Case No. 18-31572-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Mar 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2019.

db +James Leckie Brown, Jr., 255 Pequest Road, Andover, NJ 07821-2117
 cr +Wilmington Savings Fund Society, FSB, d/b/a Christ, RAS Crane LLC,
 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
 517870515 +Cenlar, PO BOX 77404, Ewing, NJ 08628-6404
 517870520 +Chase, PO BOX 14581, Des Moines, IA 50306-3581
 517870519 +Lowes, PO BOX 12914, Norfolk, VA 23541-0914
 517870521 +M & T Bank, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 517870523 +M R S (M&T Bank), 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 517870524 +National Credit (Chase), PO BOX 14581, Des Moines, IA 50306-3581
 517870514 +Selene Finance, 5990 Richmond Ave., Suite 4005, Houston, TX 77057
 517858331 +Wilmington Savings Fund Society, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,
 Duluth, GA 30097-8461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 23 2019 01:22:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 23 2019 01:22:04 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: PHINAMERI.COM Mar 23 2019 04:48:00 AmeriCredit, PO Box 183853,
 Arlington, TX 76096
 cr +EDI: RMSC.COM Mar 23 2019 04:48:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517886996 EDI: PHINAMERI.COM Mar 23 2019 04:48:00 AmeriCredit Financial Services, Inc.,
 dba GM Financial, P O Box 183853, Arlington, TX 76096
 517870517 +EDI: CAPITALONE.COM Mar 23 2019 04:48:00 Capital 1, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517843711 +EDI: CAPITALONE.COM Mar 23 2019 04:48:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517870516 +EDI: PHINAMERI.COM Mar 23 2019 04:48:00 GM Financial, PO BOX 78143,
 Phoenix, AZ 85062-8143
 517870518 +EDI: CITICORP.COM Mar 23 2019 04:48:00 Home Depot-Citibank, PO Box 6497,
 Sioux Falls, SD 57117-6497
 517870522 +EDI: IRS.COM Mar 23 2019 04:48:00 IRS, PO BOX 9012, Holtsville, NY 11742-9012
 517870525 EDI: PRA.COM Mar 23 2019 04:48:00 Portfolio Recovery Assoc, PO BOX 12914,
 Norfolk, VA 23541

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Donald V. Biase dbiase4236@gmail.com,
 dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
 Kevin Gordon McDonald on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Mar 22, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Laura M. Egerman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5